

Cycle Date: December-2008
Run Date: 03/03/2009
Interval: Annual

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Parameters: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *	

Count of CU : 136
Asset Range : N/A
Peer Group Number : N/A
Count of CU in Peer Group : N/A

Charter-Region-SE-District:
N/A - N/A - N/A - N/A

*Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.
The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

		Summary Financial Information								
Return to cover		For Charter :	N/A							
03/03/2009		Count of CU :	136							
CU Name: N/A		Asset Range :	N/A							
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *							
		Count of CU in Peer Group :	N/A							

			Ratio Analysis						
Return to cover			For Charter : N/A						
03/03/2009			Count of CU : 136						
CU Name: N/A			Asset Range : N/A						
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *						
	Count of CU in Peer Group : N/A				December-2007		December-2008		
	December-2004	December-2005	December-2006	December-2007	PEER Avg	Percentile**	December-2008	PEER Avg	Percentile**
CAPITAL ADEQUACY									
Net Worth/Total Assets	11.02	11.36	11.70	11.58	N/A	N/A	11.13	N/A	N/A
Net Worth/Total Assets--Including Optional Total Assets Election (if used)	11.02	11.36	11.71	11.58	N/A	N/A	11.13	N/A	N/A
Total Delinquent Loans / Net Worth	5.64	6.10	5.11	5.27	N/A	N/A	6.75	N/A	N/A
Solvency Evaluation (Estimated)	112.90	113.40	114.04	113.90	N/A	N/A	113.18	N/A	N/A
Classified Assets (Estimated) / Net Worth	4.98	5.04	4.64	4.83	N/A	N/A	5.65	N/A	N/A
ASSET QUALITY									
Delinquent Loans / Total Loans	0.92	0.97	0.84	0.86	N/A	N/A	1.08	N/A	N/A
* Net Charge-Offs / Average Loans	0.52	0.58	0.54	0.65	N/A	N/A	0.80	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	99.47	98.20	100.71	101.72	N/A	N/A	100.76	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	-0.67	-1.72	-1.10	0.29	N/A	N/A	0.68	N/A	N/A
Delinquent Loans / Assets	0.62	0.69	0.60	0.61	N/A	N/A	0.75	N/A	N/A
EARNINGS									
* Return On Average Assets	0.83	0.64	0.62	0.30	N/A	N/A	0.38	N/A	N/A
* Gross Income/Average Assets	6.49	6.82	7.29	7.71	N/A	N/A	7.41	N/A	N/A
* Yield on Average Loans	6.24	6.22	6.47	6.84	N/A	N/A	6.78	N/A	N/A
* Yield on Average Investments	2.56	3.24	4.19	4.78	N/A	N/A	3.63	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	1.57	1.68	1.71	1.75	N/A	N/A	1.78	N/A	N/A
* Cost of Funds / Avg. Assets	1.52	1.88	2.37	2.80	N/A	N/A	2.36	N/A	N/A
* Net Margin / Avg. Assets	4.97	4.95	4.92	4.91	N/A	N/A	5.04	N/A	N/A
* Operating Exp./ Avg. Assets	3.86	3.89	3.91	4.13	N/A	N/A	4.04	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.35	0.44	0.41	0.52	N/A	N/A	0.70	N/A	N/A
* Net Interest Margin/Avg. Assets	3.39	3.27	3.21	3.17	N/A	N/A	3.27	N/A	N/A
Operating Exp./Gross Income	59.57	57.01	53.65	53.48	N/A	N/A	54.55	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets \1	2.52	2.83	2.99	3.20	N/A	N/A	3.44	N/A	N/A
* Net Operating Exp. /Avg. Assets	2.61	2.65	2.67	2.91	N/A	N/A	2.84	N/A	N/A
ASSET / LIABILITY MANAGEMENT									
Net Long-Term Assets / Total Assets	21.14	21.54	25.58	29.16	N/A	N/A	29.45	N/A	N/A
Reg. Shares / Total Shares & Borrowings	35.40	32.21	28.02	25.12	N/A	N/A	24.37	N/A	N/A
Total Loans / Total Shares	79.47	85.43	85.95	85.67	N/A	N/A	83.34	N/A	N/A
Total Loans / Total Assets	67.60	71.64	71.35	71.06	N/A	N/A	69.83	N/A	N/A
Cash + Short-Term Investments / Assets	15.29	14.06	14.67	14.91	N/A	N/A	13.67	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	92.97	93.00	92.73	92.81	N/A	N/A	93.46	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	47.68	45.07	41.26	37.65	N/A	N/A	37.03	N/A	N/A
Borrowings / Total Shares & Net Worth	3.26	4.10	4.43	4.67	N/A	N/A	4.39	N/A	N/A
PRODUCTIVITY									
Members / Potential Members	7.94	7.40	5.26	4.68	N/A	N/A	4.45	N/A	N/A
Borrowers / Members	50.56	51.09	50.13	48.30	N/A	N/A	47.62	N/A	N/A
Members / Full-Time Employees	405.87	401.79	380.31	376.43	N/A	N/A	378.54	N/A	N/A
Avg. Shares Per Member	\$5,429	\$5,396	\$5,464	\$5,596	N/A	N/A	\$5,930	N/A	N/A
Avg. Loan Balance	\$8,535	\$9,022	\$9,369	\$9,926	N/A	N/A	\$10,378	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$45,732	\$46,936	\$45,769	\$49,072	N/A	N/A	\$49,998	N/A	N/A
OTHER RATIOS									
* Net Worth Growth	7.71	5.42	4.11	1.09	N/A	N/A	3.06	N/A	N/A
* Market (Share) Growth	4.19	0.83	0.00	2.13	N/A	N/A	8.32	N/A	N/A
* Loan Growth	5.44	8.38	0.61	1.81	N/A	N/A	5.36	N/A	N/A
* Asset Growth	4.70	2.27	1.03	2.21	N/A	N/A	7.22	N/A	N/A
* Investment Growth	2.19	-14.70	0.87	3.88	N/A	N/A	12.80	N/A	N/A
* Membership Growth	0.55	1.46	-1.25	-0.27	N/A	N/A	2.21	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
***Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.									
Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.									
1/ For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.									
									2. Ratio

Return to cover	Supplemental Ratio Analysis					
03/03/2009	For Charter : N/A					
CU Name: N/A	Count of CU : 136					
	Asset Range : N/A					
Peer Group: N/A	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *					
	Criteria :					
	Count of CU in Peer Group : N/A					
	December-2004	December-2005	December-2006	December-2007	December-2008	
OTHER DELINQUENCY RATIOS						
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.16	1.24	1.13	1.40	1.86	
All Other Loans Delinquent > 2 Mo / Total All Other Loans	N/A	N/A	1.32	1.32	1.38	
Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	N/A	N/A	0.00	0.00	0.00	
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	N/A	N/A	1.17	1.28	1.35	
Participation Loans Delinquent > 2 Mo / Total Participation Loans	N/A	N/A	7.47	4.66	1.68	
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm	0.21	0.00	0.58	1.67	2.25	
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm	0.21	0.00	0.02	0.19	0.61	
REAL ESTATE LOAN DELINQUENCY						
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	0.23	0.19	0.13	0.23	0.46	
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo / Total 1st Mtg Adjustab Rate and Hybrid/Balloon < 5 years	0.14	0.11	0.09	0.03	0.84	
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans	0.58	0.39	0.27	0.44	0.92	
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans	0.14	0.21	0.39	0.33	0.37	
Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo / Total Int Only and Pmtt Opt Fir Mtg Loans	N/A	N/A	N/A	0.00	1.17	
Total Modified 1st and Other RE > 2 Mo	N/A	N/A	N/A	N/A	16.94	
Modified RE Lns also Reported as Business Loans > 2 Mo Del	N/A	N/A	N/A	N/A	0.00	
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	0.76	0.90	1.03	1.30	2.07	
Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans	0.23	0.23	0.22	0.27	0.67	
MISCELLANEOUS LOAN LOSS RATIOS						
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	40.07	38.14	28.52	19.46	22.39	
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.37	2.48	1.85	2.12	3.05	
* Net Charge Offs - All Other Loans / Avg All Other Loans	N/A	N/A	0.77	0.95	1.15	
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.02	0.05	0.06	0.09	0.14	
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	N/A	N/A	0.02	0.02	0.05	
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	N/A	N/A	0.15	0.21	0.31	
* Net Charge Offs - Interest Only and Payment Option First Mortgage Loans / Avg Interest Only and Payment Option First Mortgage Loans	N/A	N/A	N/A	N/A	0.00	
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	N/A	N/A	0.00	0.00	0.00	
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	N/A	N/A	0.77	1.05	1.26	
* Net Charge Offs - Participation Loans / Avg Participation Loans	N/A	N/A	2.05	3.13	1.49	
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.25	0.00	0.00	0.01	0.41	
SPECIALIZED LENDING RATIOS						
Indirect Loans Outstanding / Total Loans	14.90	16.67	19.08	18.32	18.24	
Participation Loans Outstanding / Total Loans	2.11	1.76	1.32	0.97	1.19	
Participation Loans Purchased YTD / Total Loans Granted YTD	3.15	0.90	0.34	0.78	1.64	
* Participation Loans Sold YTD / Total Assets	0.70	0.18	0.01	0.06	0.05	
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	0.29	0.43	0.47	0.92	1.46	
Loans Purchased From Other Financial Institutions YTD / Loans Granted YTD	1.00	0.33	0.23	0.01	0.06	
REAL ESTATE LENDING RATIOS						
Total Fixed Rate Real Estate / Total Assets	15.24	15.83	17.37	18.71	19.93	
Total Fixed Rate Real Estate / Total Loans	22.55	22.09	24.35	26.33	28.54	
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	18.03	16.68	21.41	23.05	25.82	
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	59.55	36.37	32.19	28.46	23.89	
Interest Only & Payment Option First Mortgages / Total Assets	N/A	N/A	N/A	0.35	0.45	
Interest Only & Payment Option First Mortgages / Net Worth	N/A	N/A	N/A	3.06	4.03	
MISCELLANEOUS RATIOS						
Mortgage Servicing Rights / Net Worth	0.32	0.34	0.33	0.30	0.26	
Unused Commitments / Cash & ST Investments	149.93	155.25	140.54	127.21	119.08	
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)						
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.						
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3. SuppRatios						

			Assets							
Return to cover			For Charter :	N/A						
03/03/2009			Count of CU :	136						
CU Name: N/A			Asset Range :	N/A						
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *						
			Count of CU in Peer Group :	N/A						
	December-2004	December-2005	% Chg	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	
ASSETS										
CASH:										
Cash On Hand	79,631,743	81,790,326	2.7	80,037,385	-2.1	84,465,543	5.5	96,515,690	14.3	
Cash On Deposit	499,325,448	417,596,007	-16.4	464,904,025	11.3	425,288,069	-8.5	558,708,593	31.4	
Cash Equivalents	29,572,262	21,730,010	-26.5	77,735,697	257.7	83,754,141	7.7	27,482,119	-67.2	
TOTAL CASH & EQUIVALENTS	608,529,453	521,116,343	-14.4	622,677,107	19.5	593,507,753	-4.7	682,706,402	15.0	
INVESTMENTS:										
Trading Securities	0	0	N/A	0	N/A	17,934,500	N/A	14,406,697	-19.7	
Available for Sale Securities	764,520,140	617,095,434	-19.3	488,725,030	-20.8	493,696,819	1.0	687,593,836	39.3	
Held-to-Maturity Securities	138,613,639	145,198,910	4.8	127,017,022	-12.5	105,508,692	-16.9	55,798,701	-47.1	
Deposits in Commercial Banks, S&Ls, Savings Banks	216,072,522	161,510,999	-25.3	118,567,979	-26.6	137,952,560	16.3	261,247,838	89.4	
Loans to, Deposits in, and Investments in Natural Person Credit Unions 1/2	6,620,662	7,442,852	12.4	14,066,046	89.0	12,597,871	-10.4	18,476,946	46.7	
Total MCSD and PIC in Corporate CUs	42,818,322	43,463,101	1.5	43,598,539	0.3	41,504,765	-4.8	41,644,375	0.3	
All Other Investments in Corporate Cus	334,868,016	308,779,040	-7.8	385,486,790	24.8	480,878,422	24.7	365,432,387	-24.0	
All Other Investments 1/2	23,447,691	32,241,086	37.5	48,669,228	51.0	38,289,152	-21.3	41,799,051	9.2	
TOTAL INVESTMENTS	1,526,960,992	1,315,731,422	-13.8	1,226,130,634	-6.8	1,328,362,781	8.3	1,486,399,831	11.9	
LOANS HELD FOR SALE	4,083,338	3,947,941	-3.3	3,581,227	-9.3	3,618,512	1.0	5,592,861	54.6	
LOANS AND LEASES:										
Unsecured Credit Card Loans	300,621,147	323,366,342	7.6	319,483,931	-1.2	347,910,794	8.9	352,342,771	1.3	
All Other Unsecured Loans/Lines of Credit	195,109,750	197,674,044	1.3	199,121,721	0.7	209,553,233	5.2	201,994,594	-3.6	
New Vehicle Loans	953,910,923	1,110,624,447	16.4	1,050,104,389	-5.4	947,415,366	-9.8	879,502,647	-7.2	
Used Vehicle Loans	1,331,175,388	1,383,667,915	3.9	1,380,293,206	-0.2	1,399,738,421	1.4	1,467,104,879	4.8	
1st Mortgage Real Estate Loans/Lines of Credit	1,351,088,254	1,452,581,276	7.5	1,547,226,875	6.5	1,640,608,353	6.0	1,865,240,728	13.7	
Other Real Estate Loans/Lines of Credit	730,506,838	808,361,890	10.7	825,259,907	2.1	871,345,415	5.6	921,969,933	5.8	
Leases Receivable	377,280	357,079	-5.4	17,252	-95.2	0	-100.0	0	N/A	
Total All Other Loans/Lines of Credit	235,070,304	248,677,019	5.8	237,405,918	-4.5	242,720,799	2.2	274,748,772	13.2	
TOTAL LOANS	5,097,859,884	5,525,310,012	8.4	5,558,913,199	0.6	5,659,292,381	1.8	5,962,904,324	5.4	
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(41,411,722)	(44,145,370)	6.6	(42,351,210)	-4.1	(44,566,862)	5.2	(53,727,787)	20.6	
Foreclosed Real Estate	N/A	N/A		3,783,230		4,813,918	27.2	8,668,380	80.1	
Reposessed Autos	N/A	N/A		4,611,477		3,629,304	-21.3	3,407,226	-6.1	
Foreclosed and Reposessed Other Assets	N/A	N/A		515,122		485,943	-5.7	467,912	-3.7	
TOTAL FORECLOSED and REPOSSESSED ASSETS 1/1	1,902,373	5,750,298	202.3	8,909,829	54.9	8,929,165	0.2	12,543,518	40.5	
Land and Building	154,217,946	173,299,567	12.4	180,917,647	4.4	201,703,529	11.5	219,287,728	8.7	
Other Fixed Assets	34,036,972	38,985,765	14.5	43,221,572	10.9	44,175,732	2.2	43,576,024	-1.4	
NCUA Share Insurance Capitalization Deposit	57,956,702	60,159,074	3.8	59,119,088	-1.7	60,768,612	2.8	63,566,444	4.6	
Accrued Interest on Loans	N/A	N/A		20,381,901		20,961,038	2.8	22,512,501	7.4	
Accrued Interest on Investments	N/A	N/A		10,897,023		14,470,527	32.8	10,051,080	-30.5	
All Other Assets	N/A	N/A		98,967,357		72,506,356	-26.7	83,649,754	15.4	
TOTAL OTHER ASSETS	96,720,844	112,016,496	15.8	130,246,281	16.3	107,937,921	-17.1	116,213,335	7.7	
TOTAL ASSETS	7,540,856,782	7,712,171,548	2.3	7,791,365,374	1.0	7,963,729,524	2.2	8,539,062,680	7.2	
TOTAL CU's	156	153	-1.9	147	-3.9	139	-5.4	136	-2.2	
1 / OTHER RE OWNED PRIOR TO 2004 2/ LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUs INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS										
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			Liabilities, Shares & Equity						
Return to cover			For Charter : N/A						
03/03/2009			Count of CU : 136						
CU Name: N/A			Asset Range : N/A						
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *						
	Count of CU in Peer Group : N/A								
	December-2004	December-2005	% Chg	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Uninsured Secondary Capital	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	236,570,508	301,311,209	27.4	327,145,844	8.6	351,906,695	7.6	355,453,728	1.0
Borrowing Repurchase Transactions	0	1,500,000	N/A	0	-100.0	0	N/A	0	N/A
Subordinated Debt	0	0	N/A	0	N/A	0	N/A	0	N/A
Accrued Dividends and Interest Payable	13,575,964	16,746,460	23.4	17,930,343	7.1	20,592,094	14.8	17,314,670	-15.9
Accounts Payable & Other Liabilities	48,952,756	57,804,809	18.1	70,339,420	21.7	67,335,402	-4.3	68,641,084	1.9
TOTAL LIABILITIES	299,099,228	377,362,478	26.2	415,415,607	10.1	439,834,191	5.9	441,409,482	0.4
SHARES AND DEPOSITS									
Share Drafts	816,575,978	870,382,546	6.6	899,949,083	3.4	872,186,747	-3.1	951,078,984	9.0
Regular Shares	2,354,343,317	2,180,651,155	-7.4	1,903,623,952	-12.7	1,747,430,029	-8.2	1,830,194,326	4.7
Money Market Shares	1,043,317,836	1,010,287,642	-3.2	1,034,080,169	2.4	1,168,449,987	13.0	1,440,319,760	23.3
Share Certificates	1,497,519,962	1,698,524,893	13.4	1,901,449,683	11.9	2,063,219,189	8.5	2,092,731,104	1.4
IRA/KEOGH Accounts	657,764,981	677,090,205	2.9	700,258,736	3.4	732,595,149	4.6	817,934,368	11.6
All Other Shares /1	37,128,226	21,757,008	-41.4	21,977,948	1.0	15,387,815	-30.0	18,807,743	22.2
Non-Member Deposits	7,817,541	9,301,918	19.0	6,461,316	-30.5	6,329,155	-2.0	3,820,461	-39.6
TOTAL SHARES AND DEPOSITS	6,414,467,847	6,467,995,367	0.8	6,467,800,887	0.0	6,605,598,071	2.1	7,154,886,746	8.3
EQUITY:									
Undivided Earnings	377,859,889	402,430,899	6.5	439,143,445	9.1	429,506,719	-2.2	440,825,701	2.6
Regular Reserves	217,469,429	229,744,086	5.6	239,307,275	4.2	246,502,104	3.0	249,497,385	1.2
Appropriation For Non-Conforming Investments (SCU Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Reserves	235,888,960	244,098,513	3.5	233,825,685	-4.2	246,206,530	5.3	260,126,948	5.7
Miscellaneous Equity	1,197,847	1,314,850	9.8	1,314,554	0.0	1,213,887	-7.7	1,189,668	-2.0
Accumulated Unrealized G/L on AFS Securities	-5,144,184	-10,780,731	-109.6	-5,441,076	49.5	1,444,711	126.6	4,612,814	219.3
Accumulated Unrealized G/L on Cash Flow Hedges	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Comprehensive Income	17,766	6,086	-65.7	-1,003	-116.5	-6,576,689	#####	-13,486,064	-105.1
Net Income	0	0	N/A	0	N/A	0	N/A	0	N/A
EQUITY TOTAL	827,289,707	866,813,703	4.8	908,148,880	4.8	918,297,262	1.1	942,766,452	2.7
TOTAL SHARES & EQUITY	7,241,757,554	7,334,809,070	1.3	7,375,949,767	0.6	7,523,895,333	2.0	8,097,653,198	7.6
TOTAL LIABILITIES, SHARES, & EQUITY	7,540,856,782	7,712,171,548	2.3	7,791,365,374	1.0	7,963,729,524	2.2	8,539,062,680	7.2
NCUA INSURED SAVINGS:									
Uninsured Shares	512,993,861	629,386,103	22.7	506,626,332	-19.5	586,043,079	15.7	771,250,138	31.6
Uninsured Non-Member Deposits	2,327,855	1,900,584	-18.4	1,271,267	-33.1	1,010,281	-20.5	619,392	-38.7
Total Uninsured Shares & Deposits	515,321,716	631,286,687	22.5	507,897,599	-19.5	587,053,360	15.6	771,869,530	31.5
Insured Shares & Deposits	5,899,146,131	5,836,708,680	-1.1	5,959,903,288	2.1	6,018,544,711	1.0	6,383,017,216	6.1
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1/ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS									
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Return to cover		Delinquent Loan Information											
03/03/2009		For Charter : N/A											
		Count of CU : 136											
CU Name: N/A		Asset Range : N/A											
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = MO * Type Included: Federally Insured State Credit Union (FISCU) *											
		Count of CU in Peer Group : N/A											
		December-2004	December-2005	% Chg	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg			
DELINQUENCY SUMMARY - ALL LOAN TYPES													
1 to < 2 Months Delinquent		78,684,721	110,901,552	40.9	81,689,694	-26.3	91,930,222	12.5	109,693,329	19.3			
2 to < 6 Months Delinquent		33,034,008	37,638,284	13.9	32,453,141	-13.8	38,121,327	17.5	52,159,538	36.8			
6 to 12 Months Delinquent		10,235,929	11,852,054	15.8	8,905,534	-24.9	7,934,540	-10.9	9,729,935	22.6			
12 Months & Over Delinquent		3,610,593	3,935,059	9.0	5,293,474	34.5	2,517,499	-52.4	2,290,127	-9.0			
Total Del Loans - All Types (2 or more Mo)		46,880,530	53,425,397	14.0	46,652,149	-12.7	48,573,366	4.1	64,179,600	32.1			
LOAN DELINQUENCY - BY LOAN TYPE													
Unsecured Credit Card Loans													
1 to < 2 Months Delinquent		5,854,022	5,177,127	-11.6	5,832,470	12.7	6,262,645	7.4	7,723,853	23.3			
2 to < 6 Months Delinquent		2,947,378	3,383,415	14.8	3,232,567	-4.5	4,423,580	36.8	5,911,124	33.6			
6 to 12 Months Delinquent		483,190	563,937	16.7	307,290	-45.5	428,240	39.4	597,803	39.6			
12 Months & Over Delinquent		67,176	62,460	-7.0	85,229	36.5	36,017	-57.7	42,830	18.9			
Total Del Credit Card Lns (2 or more Mo)		3,497,744	4,009,812	14.6	3,625,086	-9.6	4,887,837	34.8	6,551,757	34.0			
Credit Cards DQ > 2 Mo / Total Credit Card Loans		1.16	1.24	6.6	1.13	-8.5	1.40	23.8	1.86	32.4			
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years													
1 to < 2 Months Delinquent		6,480,320	8,816,101	36.0	13,098,986	48.6	18,841,138	43.8	22,941,616	21.8			
2 to < 6 Months Delinquent		1,958,467	2,031,942	3.8	1,126,596	-44.6	2,857,714	153.7	6,588,898	130.6			
6 to 12 Months Delinquent		585,043	284,076	-51.4	577,394	103.3	478,526	-17.1	962,599	101.2			
12 Months & Over Delinquent		242,419	239,951	-1.0	134,020	-44.1	0	-100.0	414,499	N/A			
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (2 or more Mo)		2,785,929	2,555,969	-8.3	1,838,010	-28.1	3,336,240	81.5	7,965,996	138.8			
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs		0.23	0.19	-14.8	0.13	-33.4	0.23	79.1	0.46	98.7			
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years													
1 to < 2 Months Delinquent		1,414,471	1,858,715	31.4	1,399,517	-24.7	1,265,884	-9.5	8,723,397	589.1			
2 to < 6 Months Delinquent		417,306	329,305	-21.1	405,094	23.0	181,316	-55.2	4,465,502	2,362.8			
6 to 12 Months Delinquent		0	39,143	N/A	44,877	14.6	0	-100.0	535,112	N/A			
12 Months & Over Delinquent		63,376	138,749	118.9	18,100	-87.0	0	-100.0	0	N/A			
Total Del 1st Mtg Adj Rate Lns (2 or more Mo)		480,682	507,197	5.5	468,071	-7.7	181,316	-61.3	5,000,614	2,658.0			
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent > 2 Mo Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs		0.14	0.11	-18.8	0.09	-16.4	0.03	-64.5	0.84	2,423.0			
Other Real Estate Fixed Rate/Hybrid/Balloon													
1 to < 2 Months Delinquent		842,199	1,718,367	104.0	1,783,993	3.8	3,395,825	90.3	4,103,810	20.8			
2 to < 6 Months Delinquent		500,187	626,782	25.3	561,380	-10.4	1,172,882	108.9	3,136,583	167.4			
6 to 12 Months Delinquent		201,652	124,410	-38.3	196,168	57.7	341,130	73.9	672,346	97.1			
12 Months & Over Delinquent		38,442	29,740	-22.6	0	-100.0	16,644	N/A	170,145	922.3			
Total Del Other RE Fixed/Hybrid/Balloon Lns (2 or more Mo)		740,281	780,932	5.5	757,548	-3.0	1,530,656	102.1	3,979,074	160.0			
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans		0.58	0.39	-32.7	0.27	-31.3	0.44	66.5	0.92	108.6			
Other Real Estate Adjustable Rate													
1 to < 2 Months Delinquent		2,182,390	2,808,864	28.7	2,999,226	6.8	2,478,516	-17.4	3,258,342	31.5			
2 to < 6 Months Delinquent		557,702	1,027,926	84.3	1,119,634	8.9	1,162,706	3.8	1,520,501	30.8			
6 to 12 Months Delinquent		128,131	189,754	48.1	589,323	210.6	400,372	-32.1	203,517	-49.2			
12 Months & Over Delinquent		155,926	79,156	-49.2	381,044	381.4	158,877	-58.3	104,791	-34.0			
Total Del Other RE Adj Rate Lns		841,759	1,296,836	54.1	2,090,001	61.2	1,721,955	-17.6	1,828,809	6.2			
%Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans		0.14	0.21	52.8	0.39	80.9	0.33	-15.3	0.37	13.7			
Leases Receivable													
1 to < 2 Months Delinquent		N/A	N/A		0		0	N/A	0	N/A			
2 to < 6 Months Delinquent		N/A	N/A		0		0	N/A	0	N/A			
6 to 12 Months Delinquent		N/A	N/A		0		0	N/A	0	N/A			
12 Months & Over Delinquent		N/A	N/A		0		0	N/A	0	N/A			
Total Del Leases Receivable (2 or more Mo)		N/A	N/A		0		0	N/A	0	N/A			
%Leases Receivable Delinquent > 2 Mo / Total Leases Receivable		N/A	N/A		0.00		0.00	N/A	0.00	N/A			
All Other Loans													
1 to < 2 Months Delinquent		N/A	N/A		56,575,502		59,686,214	5.5	62,942,311	5.5			
2 to < 6 Months Delinquent		N/A	N/A		26,007,870		28,323,129	8.9	30,536,930	7.8			
6 to 12 Months Delinquent		N/A	N/A		7,190,482		6,286,272	-12.6	6,758,558	7.5			
12 Months & Over Delinquent		N/A	N/A		4,675,081		2,305,961	-50.7	1,557,862	-32.4			
Total Del All Other Lns (2 or more Mo)		N/A	N/A		37,873,433		36,915,362	-2.5	38,853,350	5.2			
%All Other Loans Delinquent > 2 Mo / Total All Other Loans		N/A	N/A		1.32		1.32	-0.2	1.38	4.4			
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	Loan Losses & Bankruptcy Information							
Return to cover		For Charter :	N/A					
03/03/2009		Count of CU :	136					
CU Name: N/A		Asset Range :	N/A					
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *					
		Count of CU in Peer Group :	N/A					
	December-2004	December-2005	% Chg	December-2006	% Chg	December-2007	% Chg	December-2008 % Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)								
* Total Loans Charged Off	32,103,455	36,877,549	14.9	36,773,094	-0.3	44,005,155	19.7	54,581,917 24.0
* Total Loans Recovered	6,264,939	6,260,473	-0.1	7,028,223	12.3	7,794,698	10.9	7,870,329 1.0
* NET CHARGE OFFS (\$\$)	25,838,516	30,617,076	18.5	29,744,871	-2.8	36,210,457	21.7	46,711,588 29.0
**%Net Charge-Offs / Average Loans	0.52	0.58	10.8	0.54	-6.9	0.65	20.3	0.80 24.5
Total Del Loans & *Net Charge-Offs	72,719,046	84,042,473	15.6	76,397,020	-9.1	84,783,823	11.0	110,891,188 30.8
Combined Delinquency and Net Charge Off Ratio	1.44	1.54	7.2	1.38	-10.8	1.50	9.3	1.88 25.0
LOAN LOSS SUMMARY BY LOAN TYPE								
* Unsecured Credit Card Lns Charged Off	8,035,585	8,645,107	7.6	6,916,923	-20.0	8,448,017	22.1	12,139,643 43.7
* Unsecured Credit Card Lns Recovered	866,365	922,175	6.4	973,432	5.6	1,364,810	40.2	1,473,821 8.0
* NET UNSECURED CREDIT CARD C/Os	7,169,220	7,722,932	7.7	5,943,491	-23.0	7,083,207	19.2	10,665,822 50.6
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.37	2.48	4.4	1.85	-25.3	2.12	14.8	3.05 43.5
* All Other Loans Charged Off	N/A	N/A		28,173,551		32,790,103	16.4	38,588,410 17.7
* All Other Loans Recovered	N/A	N/A		5,874,375		5,757,811	-2.0	6,210,821 7.9
* NET ALL OTHER LOAN C/Os	N/A	N/A		22,299,176		27,032,292	21.2	32,377,589 19.8
** Net Charge Offs - All Other Loans / Avg All Other Loans	N/A	N/A		0.77		0.95	24.2	1.15 20.7
* Total 1st Mortgage RE Loan/LOCs Charged Off	278,203	202,568	-27.2	319,695	57.8	825,538	158.2	911,111 10.4
* Total 1st Mortgage RE Loans/LOCs Recovered	220,578	6,225	-97.2	6,622	6.4	505,399	7,532.1	8,693 -98.3
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	57,625	196,343	240.7	313,073	59.5	320,139	2.3	902,418 181.9
** Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs	0.00	0.01	233.1	0.02	49.0	0.02	-3.8	0.05 156.3
* Total Other RE Loans/LOCs Charged Off	454,525	879,737	93.6	1,362,925	54.9	1,941,497	42.5	2,942,753 51.6
* Total Other RE Loans/LOCs Recovered	190,335	96,101	-49.5	173,794	80.8	166,678	-4.1	176,994 6.2
* NET OTHER RE LOANS/LOCs C/Os	264,190	783,636	196.6	1,189,131	51.7	1,774,819	49.3	2,765,759 55.8
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	N/A	N/A		0.15		0.21	43.7	0.31 47.4
* Total Leases Receivable Charged Off	N/A	N/A		0		0	N/A	0 N/A
* Total Leases Receivable Recovered	N/A	N/A		0		0	N/A	0 N/A
* NET LEASES RECEIVABLE C/Os	N/A	N/A		0		0	N/A	0 N/A
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	N/A	N/A		0.00		0.00	N/A	0.00 N/A
BANKRUPTCY SUMMARY								
Number of Members Who Filed Chapter 7 YTD	3,306	4,743	43.5	1,165	-75.4	1,680	44.2	2,433 44.8
Number of Members Who Filed Chapter 13 YTD	1,129	1,176	4.2	881	-25.1	1,039	17.9	1,738 67.3
Number of Members Who Filed Chapter 11 YTD	N/A	N/A		5		1	-80.0	1 0.0
Total Number of Members Bankrupt	4,435	5,919	33.5	2,051	-65.3	2,720	32.6	4,172 53.4
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11)	33,001,491	45,131,858	36.8	19,733,893	-56.3	28,827,303	46.1	44,898,511 55.7
* All Loans Charged Off due to Bankruptcy YTD	12,865,382	14,066,101	9.3	10,487,328	-25.4	8,563,400	-18.3	12,218,723 42.7
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	40.07	38.14	-4.8	28.52	-25.2	19.46	-31.8	22.39 15.0
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*Amounts are year-to-date while the related %change ratios are annualized.								
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								

	Indirect and Participation Lending									
Return to cover		For Charter : N/A								
03/03/2009		Count of CU : 136								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *								
	Count of CU in Peer Group : N/A									
	December-2004	December-2005	% Chg	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	
INDIRECT LOANS OUTSTANDING										
Indirect Loans - Point of Sale Arrangement	N/A	345,257,387		602,740,950	74.6	639,876,146	6.2	700,476,136	9.5	
Indirect Loans - Outsourced Lending Relationship	N/A	576,055,395		458,002,070	-20.5	396,860,957	-13.3	387,062,040	-2.5	
Total Outstanding Indirect Loans	759,343,105	921,312,782	21.3	1,060,743,020	15.1	1,036,737,103	-2.3	1,087,538,176	4.9	
%Indirect Loans Outstanding / Total Loans	14.90	16.67	11.9	19.08	14.4	18.32	-4.0	18.24	-0.4	
PARTICIPATION LOANS										
Participation Loans Outstanding	107,783,905	97,070,587	-9.9	73,125,536	-24.7	54,923,233	-24.9	71,100,039	29.5	
* Participation Loans Purchased YTD	75,903,429	24,537,152	-67.7	7,681,961	-68.7	17,406,056	126.6	38,506,117	121.2	
* Participation Loans Sold YTD	52,667,016	14,258,369	-72.9	836,776	-94.1	4,416,558	427.8	4,513,450	2.2	
Participation Loans Outstanding / Total Loans	2.11	1.76	-16.9	1.32	-25.1	0.97	-26.2	1.19	22.9	
%Participation Loans Purchased YTD / Total Loans Granted YTD	3.15	0.90	-71.4	0.34	-62.2	0.78	129.5	1.64	110.4	
** %Participation Loans Sold YTD / Total Assets	0.70	0.18	-73.5	0.01	-94.2	0.06	416.4	0.05	-4.7	
*Loans Purchased from Other Financial Institutions YTD	24,060,228	9,072,406	-62.3	5,210,264	-42.6	210,700	-96.0	1,391,225	560.3	
%Loans Purchased From Other Financial Institutions YTD / Loans Granted YTD	1.00	0.33	-66.7	0.23	-30.6	0.01	-95.9	0.06	528.0	
DELINQUENCY - INDIRECT LENDING										
1 to < 2 Months Delinquent	N/A	N/A		22,612,151		23,373,585	3.4	26,565,230	13.7	
2 to < 6 Months Delinquent	N/A	N/A		9,028,061		11,000,985	21.9	12,046,363	9.5	
6 to 12 Months Delinquent	N/A	N/A		2,227,508		1,740,217	-21.9	2,304,136	32.4	
12 Months & Over Delinquent	N/A	N/A		1,179,962		516,328	-56.2	375,037	-27.4	
Total Del Indirect Lns (2 or more Mo)	N/A	N/A		12,435,531		13,257,530	6.6	14,725,536	11.1	
%Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	N/A	N/A		1.17		1.28	9.1	1.35	5.9	
DELINQUENCY - PARTICIPATION LENDING										
1 to < 2 Months Delinquent	N/A	N/A		2,312,590		1,022,532	-55.8	895,332	-12.4	
2 to < 6 Months Delinquent	N/A	N/A		2,157,036		1,058,798	-50.9	571,529	-46.0	
6 to 12 Months Delinquent	N/A	N/A		1,536,302		575,106	-62.6	225,495	-60.8	
12 Months & Over Delinquent	N/A	N/A		1,769,177		925,036	-47.7	398,826	-56.9	
Total Del Participation Lns (2 or more Mo)	N/A	N/A		5,462,515		2,558,940	-53.2	1,195,850	-53.3	
%Participation Loans Delinquent > 2 Mo / Total Participation Loans	N/A	N/A		7.47		4.66	-37.6	1.68	-63.9	
LOAN LOSSES - INDIRECT LENDING										
* Indirect Loans Charged Off	N/A	N/A		9,071,653		13,049,602	43.9	15,395,037	18.0	
* Indirect Loans Recovered	N/A	N/A		1,457,554		2,051,315	40.7	1,978,784	-3.5	
* NET INDIRECT LOAN C/Os	N/A	N/A		7,614,099		10,998,287	44.4	13,416,253	22.0	
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	N/A	N/A		0.77		1.05	36.5	1.26	20.4	
LOAN LOSSES - PARTICIPATION LENDING										
* Participation Loans Charged Off	N/A	N/A		1,879,796		2,272,931	20.9	1,367,639	-39.8	
* Participation Loans Recovered	N/A	N/A		131,303		267,446	103.7	426,811	59.6	
* NET PARTICIPATION LOAN C/Os	N/A	N/A		1,748,493		2,005,485	14.7	940,828	-53.1	
**%Net Charge Offs - Participation Loans / Avg Participation Loans	N/A	N/A		2.05		3.13	52.5	1.49	-52.3	
*Amounts are year-to-date while the related %change ratios are annualized.										
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
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		Real Estate Loan Information 1													
Return to cover.		For Charter : N/A													
03/03/2009		Count of CU : 136													
CU Name: N/A		Asset Range : N/A													
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *													
		Count of CU in Peer Group : N/A													
		December-2004	December-2005	% Chg	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg					
REAL ESTATE LOANS OUTSTANDING:															
First Mortgages															
Fixed Rate > 15 years		565,077,652	596,993,595	5.6	646,299,359	8.3	728,616,246	12.7	876,778,932	20.3					
Fixed Rate 15 years or less		404,630,997	364,816,148	-9.8	358,930,015	-1.6	325,056,367	-9.4	344,451,911	6.0					
Other Fixed Rate		23,735	15,669	-34.0	740,078	4,623.2	1,223,128	65.3	1,793,861	46.7					
Total Fixed Rate First Mortgages		969,732,384	961,825,412	-0.8	1,005,969,452	4.6	1,054,895,741	4.9	1,223,024,704	15.9					
Balloon/Hybrid > 5 years		34,430,483	39,679,103	15.2	43,324,528	9.2	42,286,364	-2.4	48,192,417	14.0					
Balloon/Hybrid 5 years or less		231,106,552	328,524,349	42.2	385,818,391	17.4	357,126,092	-7.4	476,232,842	33.4					
Total Balloon/Hybrid First Mortgages		265,537,035	368,203,452	38.7	429,142,919	16.6	399,412,456	-6.9	524,425,259	31.3					
Adjustable Rate First Mtgs 1 year or less		48,819,432	62,280,264	27.6	56,663,020	-9.0	51,714,964	-8.7	60,696,640	17.4					
Adjustable Rate First Mtgs >1 year		66,999,403	60,272,148	-10.0	55,451,484	-8.0	134,585,192	142.7	57,094,125	-57.6					
Total Adjustable First Mortgages		115,818,835	122,552,412	5.8	112,114,504	-8.5	186,300,156	66.2	117,790,765	-36.8					
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING		1,351,088,254	1,452,581,276	7.5	1,547,226,875	6.5	1,640,608,353	6.0	1,865,240,728	13.7					
Other Real Estate Loans															
Closed End Fixed Rate		126,712,801	198,798,096	56.9	267,360,684	34.5	309,007,095	15.6	390,939,815	26.5					
Closed End Adjustable Rate		4,399,153	564,528	-87.2	2,860,656	406.7	2,909,100	1.7	9,137,683	214.1					
Open End Adjustable Rate (HELOC)		580,839,843	588,822,764	1.4	518,156,382	-12.0	475,379,557	-8.3	482,165,774	1.4					
Open End Fixed Rate		18,555,041	20,176,502	8.7	36,882,185	82.8	84,049,663	127.9	39,726,661	-52.7					
TOTAL OTHER REAL ESTATE OUTSTANDING		730,506,838	808,361,890	10.7	825,259,907	2.1	871,345,415	5.6	921,969,933	5.8					
TOTAL RE (FIRST AND OTHER) OUTSTANDING		2,081,595,092	2,260,943,166	8.6	2,372,486,782	4.9	2,511,953,768	5.9	2,787,210,661	11.0					
RE LOAN SUMMARY (FIX, ADJ):															
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)		1,004,162,867	1,001,504,515	-0.3	1,049,293,980	4.8	1,097,182,105	4.6	1,271,217,121	15.9					
Other RE Fixed Rate		145,267,842	218,974,598	50.7	304,242,869	38.9	393,056,758	29.2	430,666,476	9.6					
Total Fixed Rate RE Outstanding		1,149,430,709	1,220,479,113	6.2	1,353,536,849	10.9	1,490,238,863	10.1	1,701,883,597	14.2					
%(Total Fixed Rate RE/Total Assets)		15.24	15.83	3.8	17.37	9.8	18.71	7.7	19.93	6.5					
%(Total Fixed Rate RE/Total Loans)		22.55	22.09	-2.0	24.35	10.2	26.33	8.1	28.54	8.4					
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)		346,925,387	451,076,761	30.0	497,932,895	10.4	543,426,248	9.1	594,023,607	9.3					
Other RE Adj Rate		585,238,996	589,387,292	0.7	521,017,038	-11.6	478,288,657	-8.2	491,303,457	2.7					
Total Adj Rate RE Outstanding		932,164,383	1,040,464,053	11.6	1,018,949,933	-2.1	1,021,714,905	0.3	1,085,327,064	6.2					
MISCELLANEOUS RE INFORMATION:															
Outstanding Interest Only & Payment Option First Mtg Loans		N/A	N/A		N/A		28,226,639		38,270,520	35.6					
%(Interest Only & Payment Option First Mtg / Total Assets)		N/A	N/A		N/A		0.35		0.45	26.4					
%(Interest Only & Payment Option First Mtg / Net Worth)		N/A	N/A		N/A		3.06		4.03	31.6					
Outstanding Residential Construction (Excluding Business Purpose Loans)		N/A	N/A		N/A		15,922,844		16,650,145	4.6					
Allowance for Loan Losses on all RE Loans		2,296,893	2,899,466	26.2	3,615,370	24.7	2,702,507	-25.2	6,571,141	143.1					
* REAL ESTATE LOANS - AMOUNT GRANTED:															
* First Mortgages															
* Fixed Rate > 15 years		246,239,427	239,735,453	-2.6	250,041,643	4.3	263,910,463	5.5	330,942,555	25.4					
* Fixed Rate 15 years or less		96,983,655	69,134,950	-28.7	65,620,407	-5.1	68,516,941	4.4	116,047,901	69.4					
* Other Fixed Rate		49,798	8,375	-83.2	610,203	7,186.0	705,746	15.7	906,591	28.5					
* Total Fixed Rate First Mortgages		343,272,880	308,878,778	-10.0	316,272,253	2.4	333,133,150	5.3	447,897,047	34.4					
* Balloon/Hybrid > 5 years		17,300,647	11,865,630	-31.4	8,583,460	-27.7	12,143,436	41.5	10,472,115	-13.8					
* Balloon/Hybrid 5 years or less		115,952,292	139,219,316	20.1	113,538,538	-18.4	116,811,617	2.9	136,384,143	16.8					
* Total Balloon/Hybrid First Mortgages		133,252,939	151,084,946	13.4	122,121,998	-19.2	128,955,053	5.6	146,856,258	13.9					
* Adjustable Rate First Mtgs 1 year or less		15,050,164	20,454,376	35.9	11,763,458	-42.5	11,029,008	-6.2	21,994,066	99.4					
* Adjustable Rate First Mtgs >1 year		27,644,792	14,130,527	-48.9	11,125,017	-21.3	18,543,849	66.7	18,615,995	0.4					
* Total Adjustable First Mortgages		42,694,956	34,584,903	-19.0	22,888,475	-33.8	29,572,857	29.2	40,610,061	37.3					
* TOTAL FIRST MORTGAGE RE LOANS GRANTED		519,220,775	494,548,627	-4.8	461,282,726	-6.7	491,661,060	6.6	635,363,366	29.2					
* Amounts are year-to-date while the related %change ratios are annualized.															
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		Investments, Cash, & Cash Equivalents								
Return to cover			For Charter :	N/A						
03/03/2009			Count of CU :	136						
CU Name: N/A			Asset Range :	N/A						
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *							
		Count of CU in Peer Group :			N/A					
		December-2004	December-2005	% Chg	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS										
SFAS 115 CLASS OF INVESTMENTS										
Held to Maturity < 1 yr		9,563,482	33,613,270	251.5	32,059,604	-4.6	38,983,786	21.6	13,693,151	-64.9
Held to Maturity 1-3 yrs		69,225,222	65,217,455	-5.8	64,104,371	-1.7	36,494,672	-43.1	17,882,797	-51.0
Held to Maturity 3-5 yrs		N/A	32,935,904		27,858,997	-15.4	26,520,783	-4.8	15,719,328	-40.7
Held to Maturity 5-10 yrs		N/A	3,603,656		2,742,675	-23.9	3,259,902	18.9	6,477,623	98.7
Held to Maturity 3-10 yrs		51,771,254	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs		8,053,681	9,828,625	22.0	251,375	-97.4	249,549	-0.7	2,025,802	711.8
TOTAL HELD TO MATURITY		138,613,639	145,198,910	4.8	127,017,022	-12.5	105,508,692	-16.9	55,798,701	-47.1
Available for Sale < 1 yr		258,662,768	227,099,926	-12.2	177,168,203	-22.0	109,592,136	-38.1	117,039,891	6.8
Available for Sale 1-3 yrs		330,223,254	287,848,778	-12.8	180,814,761	-37.2	122,905,098	-32.0	182,492,272	48.5
Available for Sale 3-5 yrs		N/A	76,966,529		101,788,984	32.3	208,755,715	105.1	310,902,373	48.9
Available for Sale 5-10 yrs		N/A	23,039,891		24,432,842	6.0	38,131,537	56.1	64,172,822	68.3
Available for Sale 3-10 yrs		173,791,232	N/A		N/A		N/A		N/A	
Available for Sale > 10 yrs		1,842,886	2,140,310	16.1	4,520,240	111.2	14,312,333	216.6	12,986,478	-9.3
TOTAL AVAILABLE FOR SALE		764,520,140	617,095,434	-19.3	488,725,030	-20.8	493,696,819	1.0	687,593,836	39.3
Trading < 1 year		0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 1-3 years		0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 3-5 years		N/A	0		0	N/A	0	N/A	0	N/A
Trading 5-10 years		N/A	0		0	N/A	17,934,500	N/A	14,406,697	-19.7
Trading 3-10 years		0	N/A		N/A		N/A		N/A	
Trading > 10 years		0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL TRADING		0	0	N/A	0	N/A	17,934,500	N/A	14,406,697	-19.7
Other Investments < 1 yr		804,964,330	741,771,709	-7.9	854,105,931	15.1	954,094,409	11.7	939,733,387	-1.5
Other Investments 1-3 yrs		275,308,761	204,907,624	-25.6	232,998,948	13.7	181,010,427	-22.3	293,447,743	62.1
Other Investments 3-5 yrs		N/A	40,160,934		45,712,314	13.8	80,772,731	76.7	79,030,609	-2.2
Other Investments 5-10 yrs		N/A	4,731,333		20,185,311	326.6	4,321,911	-78.6	2,384,568	-44.8
Other Investments 3-10 yrs		71,474,672	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs		977,159	1,191,497	21.9	25,800	-97.8	65,502	153.9	195,002	197.7
TOTAL Other Investments		1,152,724,922	992,763,097	-13.9	1,153,028,304	16.1	1,220,264,980	5.8	1,314,791,309	7.7
MATURITIES :										
Total Investments < 1 yr		1,073,190,580	1,002,484,905	-6.6	1,063,333,738	6.1	1,102,670,331	3.7	1,070,466,429	-2.9
Total Investments 1-3 yrs		674,757,237	557,973,857	-17.3	477,918,080	-14.3	340,410,197	-28.8	493,822,812	45.1
Total Investments 3-5 yrs		N/A	150,063,367		175,360,295	16.9	316,049,229	80.2	405,652,310	28.4
Total Investments 5-10 yrs		N/A	31,374,880		47,360,828	51.0	63,647,850	34.4	87,441,710	37.4
Total Investments 3-10 yrs		297,037,158	N/A		N/A		N/A		N/A	
Total Investments > 10 yrs		10,873,726	13,160,432	21.0	4,797,415	-63.5	14,627,384	204.9	15,207,282	4.0
Total		2,055,858,702	1,755,057,443	-14.6	1,768,770,356	0.8	1,837,404,991	3.9	2,072,590,543	12.8
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	Supplemental Share Information, Off Balance Sheet, & Borrowings								
Return to cover			For Charter : N/A						
03/03/2009			Count of CU : 136						
CU Name: N/A			Asset Range : N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *							
	Count of CU in Peer Group : N/A								
	December-2004	December-2005	% Chg	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Government Depositors	N/A	N/A		2,308,768		21,736,747	841.5	15,901,703	-26.8
Accounts Held by Nonmember Government Depositors	N/A	N/A		0		257,464	N/A	213,813	-17.0
Employee Benefit Member Shares	N/A	N/A		7,766,879		8,850,751	14.0	12,218,140	38.0
Employee Benefit Nonmember Shares	N/A	N/A		0		0	N/A	52	N/A
529 Plan Member Deposits	N/A	N/A		0		289,781	N/A	334,541	15.4
Non-dollar Denominated Deposits	N/A	N/A		0		0	N/A	0	N/A
Health Savings Accounts	N/A	N/A		194,918		431,846	121.6	1,900,383	340.1
Dollar Amount of Share Certificates >= \$100,000	N/A	N/A		332,815,501		393,681,797	18.3	403,333,999	2.5
Dollar Amount of IRA/Keogh >= \$100,000	N/A	N/A		142,710,505		171,262,339	20.0	221,661,308	29.4
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	N/A	N/A		0		0	N/A	0	N/A
SAVING MATURITIES									
< 1 year	5,482,937,103	5,385,032,109	-1.8	5,601,711,282	4.0	5,830,848,971	4.1	6,197,976,149	6.3
1 to 3 years	609,921,766	711,393,942	16.6	546,885,983	-23.1	488,999,555	-10.6	676,709,775	38.4
> 3 years	321,608,972	371,569,316	15.5	319,203,622	-14.1	285,749,545	-10.5	280,200,822	-1.9
Total Shares & Deposits	6,414,467,847	6,467,995,367	0.8	6,467,800,887	0.0	6,605,598,071	2.1	7,154,886,746	8.3
OFF-BALANCE SHEET UNUSED COMMITMENTS:									
Comm RE, Construction, Land Development	0	2,436,589	N/A	1,451,991	-40.4	3,406,070	134.6	3,196,216	-6.2
Other Unused MBL Commitments	5,223,326	216,734	-95.9	1,928,222	789.7	3,790,151	96.6	713,000	-81.2
Revolving O/E Lines 1-4 Family	602,017,426	439,085,023	-27.1	430,876,473	-1.9	416,048,131	-3.4	365,291,255	-12.2
Credit Card Line	955,487,048	955,539,084	0.0	884,366,792	-7.4	824,335,112	-6.8	729,272,441	-11.5
Outstanding LOC	35,933,575	11,649,524	-67.6	125,899	-98.9	191,448	52.1	15,365,197	7,925.8
Unsecured Share Draft LOC	109,871,314	120,218,941	9.4	125,750,489	4.6	113,218,260	-10.0	104,784,709	-7.4
Overdraft Protection Programs	N/A	140,422,629		150,110,013	6.9	138,197,802	-7.9	158,167,143	14.4
Other Unused Commitments	19,882,591	13,776,167	-30.7	12,229,197	-11.2	10,921,564	-10.7	12,850,287	17.7
Total Unused Commitments	1,728,415,280	1,683,344,691	-2.6	1,606,839,076	-4.5	1,510,108,538	-6.0	1,389,640,248	-8.0
%(Unused Commitments / Cash & ST Investments)	149.93	155.25	3.5	140.54	-9.5	127.21	-9.5	119.08	-6.4
Loans Transferred with Recourse	216,482,796	316,403,416	46.2	317,614,144	0.4	262,801,132	-17.3	325,686,115	23.9
Pending Bond Claims	135,317	203,465	50.4	348,462	71.3	460,620	32.2	1,235,713	168.3
Other Contingent Liabilities	0	0	N/A	0	N/A	0	N/A	45,236	N/A
CREDIT AND BORROWING ARRANGEMENTS:									
Num FHLB Members	14	17	21.4	16	-5.9	15	-6.3	15	0.0
Num FRB Borr. Apps.	4	4	0.0	4	0.0	3	-25.0	6	100.0
Num FRB Pre-Pledged	1	1	0.0	1	0.0	1	0.0	0	-100.0
LINES OF CREDIT (Borrowing)									
Total Credit Lines	N/A	1,196,679,440		1,277,098,196	6.7	1,330,678,192	4.2	1,471,459,899	10.6
Total Committed Credit Lines	N/A	782,181		0	-100.0	0	N/A	18,382,000	N/A
Draws Against Lines of Credit	N/A	17,880,310		12,245,821	-31.5	42,593,915	247.8	4,837,886	-88.6
MISCELLANEOUS BORROWING INFORMATION:									
Amount of Borrowings Subject to Early Repayment at Lenders Option	0	65,000,000	N/A	80,000,000	23.1	105,763,000	32.2	103,000,000	-2.6
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03/03/2009

CU Name: N/A

Peer Group: N/A

Graphs 1

For Charter : N/A

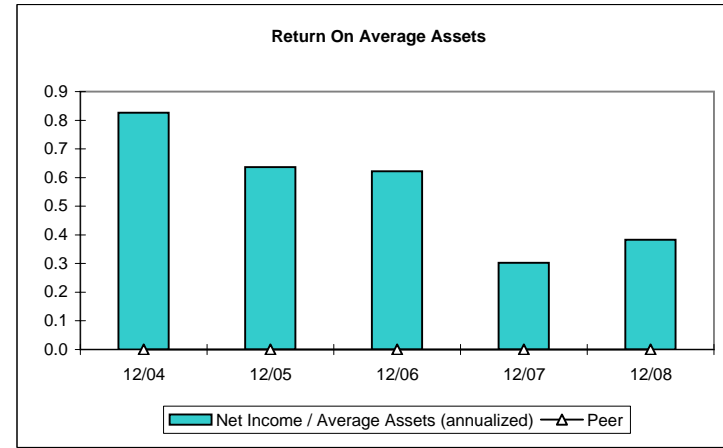
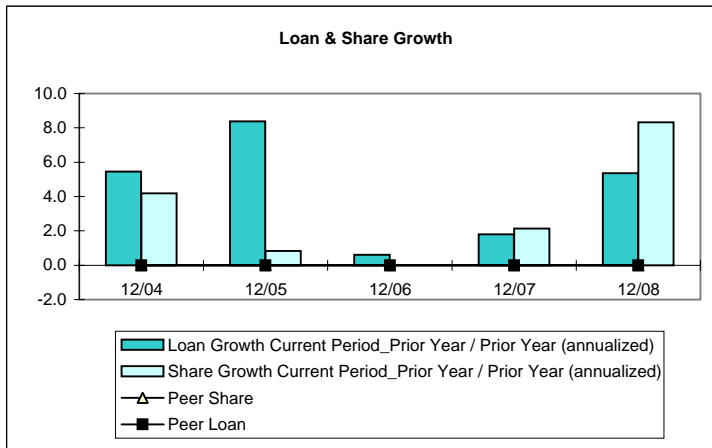
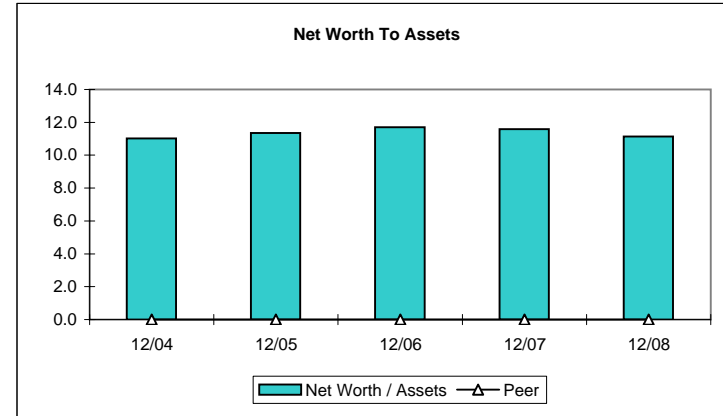
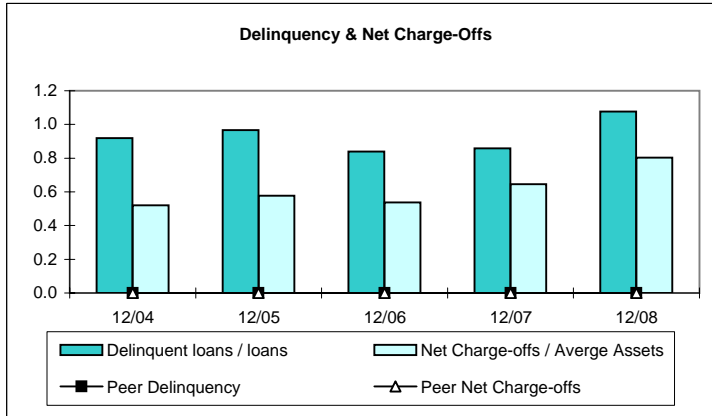
Count of CU : 136

Asset Range : N/A

Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State

Criteria : Credit Union (FISCU) *

Count of CU in Peer Group : N/A



[Return to cover](#)

03/03/2009

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

Count of CU : 136

Asset Range : N/A

Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State

Criteria : Credit Union (FISCU) *

Count of CU in Peer Group : N/A

